B 1 (Official Form 1) 08-23950 Doc 1 Filed 09/10/08 Entered 09/10/08 15:14:23 Desc Main United States Bankruptcy COCCUMENT Page 1 of 37 **Voluntary Petition** Name of Debtor (if individual, enter Last, First, Middle): Ashley, Towana M. Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 1426 (if more than one state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 2624 E. Martha Place Burnham, IL ZIP CODE **60633** ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check **one** box.) Health Care Business ✓ Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker Chapter 13 Recognition of a Foreign Partnership Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) **✓** Debts are primarily consumer ☐ Debts are primarily debts, defined in 11 U.S.C. business debts § 101(8) as "incurred by an Debtor is a tax-exempt organization under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: ✓ Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors.  $\square$ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors  $\mathbf{V}$ 1,000-1-49 50-99 100-199 200-999 5.001-10.001-25,001-50,001-Over 100,000 5,000 10,000 25,000 50,000 100,000 Estimated Assets  $\square$ \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than to \$1 billion \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 \$1 billion million million million million million **Estimated Liabilities**  $\square$ П П \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million

B 1 (Official Form	Case 08-23950 Doc 1 Filed 09/10/08	Entered 09/10/08 15:14:23	Desc Main Page 2
Voluntary Petition (This page must be	n Document completed and filed in every case.)	Rage 2 of 37 Towana M. Ashley	
1 0	All Prior Bankruptcy Cases Filed Within Last 8 Y		
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affili	iate of this Debtor (If more than one, attach add Case Number:	ditional sheet.)  Date Filed:
District:		Relationship:	Judge:
	Exhibit A	Exhibit B	
10Q) with the Secu	if debtor is required to file periodic reports (e.g., forms 10K and urities and Exchange Commission pursuant to Section 13 or 15(d) schange Act of 1934 and is requesting relief under chapter 11.)	(To be completed if debtor whose debts are primarily c  I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	onsumer debts.)  foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the
☐ Exhibit A is	attached and made a part of this petition.	x	
		Signature of Attorney for Debtor(s) (	Date)
	Exhibit	C	
Does the debtor ow	or nor have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?
_		•	·
	hibit C is attached and made a part of this petition.		
✓ No.			
☑ Exhibit  If this is a joint	D completed and signed by the debtor is attached and petition:  D also completed and signed by the joint debtor is attached.	made a part of this petition.	ch a separate Exhibit D.)
	Information Regarding t (Check any applie Debtor has been domiciled or has had a residence, principal place of	cable box.) f business, or principal assets in this District for	180 days immediately
_	preceding the date of this petition or for a longer part of such 180 day.  There is a bankruptcy case concerning debtor's affiliate, general part	•	
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but i this District, or the interests of the parties will be served in regard to	s a defendant in an action or proceeding [in a fe	
	Certification by a Debtor Who Resides a (Check all applica		
	Landlord has a judgment against the debtor for possession of debt	or's residence. (If box checked, complete the fo	ollowing.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi		
	Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 30-	day period after the
	Debtor certifies that he/she has served the Landlord with this certi	fication. (11 U.S.C. § 362(1)).	

Entered 09/10/08 15:14:23 Desc Main Case 08-23950 Doc 1 Filed 09/10/08 Document Page 3 of 37 B 1 (Official Form) 1 (1/08) Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case.) Towana M. Ashley **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. /s Towana M. Ashley X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer /s/ Bernard A. Schlosser I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have Bernard A. Schlosser provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s)
Bernard A. Schlosser, P.C. required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name 181 S. Bloomingdale Road fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address Bloomingdale, IL 60108 or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Telephone Number 630 529-17 Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor Date The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an Printed Name of Authorized Individual individual. Title of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and

the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court

	Northern	District Of Illinois	
n re	Towana M. Ashley, Debtor	Case No	
	Debtoi	Chapter 7	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	yes	1	\$137000		
B - Personal Property	yes	3	s 1700		
C - Property Claimed as Exempt	yes	1			
D - Creditors Holding Secured Claims	yes	2		\$ 142000	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	yes	3		\$0	
F - Creditors Holding Unsecured Nonpriority Claims	yes	1		\$ 13429	
G - Executory Contracts and Unexpired Leases	yes	1			
H - Codebtors	yes	1			
I - Current Income of Individual Debtor(s)	yes	1			\$2598
J - Current Expenditures of Individual Debtors(s)	yes	1			\$2725
TO	ΓAL	15	\$ 138700	\$ 155429	

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Form 6 - Statistical Summary (12/07)

## United States Bankruptcy Court

		Tiormern	District Of		
In re	Towana M. Ashley	,	Case No		
	Debtor		_		
			Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ O
Student Loan Obligations (from Schedule F)	\$0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0
TOTAL	\$0

#### State the following:

Average Income (from Schedule I, Line 16)	\$2598
Average Expenses (from Schedule J, Line 18)	\$2725
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$3650

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$5000
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0
4. Total from Schedule F		\$13429
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$18429

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In re	Towana M. Ashley	<b></b> ,	Case No.	
	Debtor		(If known)	

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Residential real estate  Fee Simple  137000  142000	DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total➤ 137000	Residential real estate	Fee Simple			142000

(Report also on Summary of Schedules.)

In re7	Towana M. A	Ashley	<b>,</b>		Case No.		
B6B (Official Pormul	B) <sup>2</sup> (42/67)	Doc 1	Filed 09/10/08 Document	Entered 09/10 Page 7 of 37	/08 15:14:23	Desc Main	

In re	Towana M. Ashley	, Case No
	Debtor	(If known)

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	XX			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking account		300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	xx			
4. Household goods and furnishings, including audio, video, and computer equipment.		miscellaneous, furniture		300.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	XX			
6. Wearing apparel.		miscellaneous clothes		100.00
7. Furs and jewelry.	XX			
8. Firearms and sports, photographic, and other hobby equipment.	XX			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	XX			
10. Annuities. Itemize and name each issuer.	xx			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	xx			

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In re Towana M. Ashley	,	Case No.	
Debtor		(If known)	

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	XX			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	XX			
14. Interests in partnerships or joint ventures. Itemize.	xx			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	xx			
16. Accounts receivable.	XX			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	XX			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	XX			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	XX			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	XX			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	xx			

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In re	Towana M. Ashley	, Case No	
	Debtor		(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	xx			
23. Licenses, franchises, and other general intangibles. Give particulars.	XX			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	XX			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Volkswagen Jetta		1000.00
26. Boats, motors, and accessories.	XX			
27. Aircraft and accessories.	XX			
28. Office equipment, furnishings, and supplies.	XX			
29. Machinery, fixtures, equipment, and supplies used in business.	XX			
30. Inventory.	xx			
31. Animals.	XX			
32. Crops - growing or harvested. Give particulars.	XX			
33. Farming equipment and implements.	XX			
<ul><li>34. Farm supplies, chemicals, and feed.</li><li>35. Other personal property of any kind</li></ul>	XX			
35. Other personal property of any kind not already listed. Itemize.	XX			
		continuation sheets attached Tot	al 🗲	\$1700.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

	Debtor				(If known)	
In re_	Towana M. As	shley	<b>,</b>	<b>Case No.</b>		
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## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136.875

(If known)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
checking account	735 ILCS 5/12-1001(b)	300	300
clothes	735 ILCS 5/12-1001(b)	100	100
car	735 ILCS 5/12-1001(c)	1000	1000
furniture	735 ILCS 5/12-1001(b)	300	300

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B6D (Official Form 6D) (12/07)

In re	Towana M. Ashley	<b></b> ,	Case No.		
	Debtor			(If known)	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

L	J	Check this box if debtor has no creditors holding secured claims to report on this Schedule D.
---	---	--

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			2005					
Litton Loan Servicing 4828 Loop Central Drive Houston, TX 77081			real estate mortgage				142000	5000
			137,000.00					
ACCOUNT NO.			VALUE S					
ACCOUNT NO.								
continuation sheets			VALUE \$ Subtotal ► (Total of this page)				\$	\$
			Total ►				\$ 142000	\$5000
			(Use only on last page)				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

In re \_\_\_\_\_\_, Case No. \_\_\_\_\_\_ (if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
			VALUE \$					
ACCOUNT NO.	1							
			VALUE \$					
ACCOUNT NO.								
ACCOUNT NO.			VALUE \$					
	1							
			VALUE \$					
Sheet no of continuation sheets attached to Schedule of Creditors Holding Secured			Subtotal (s) $\blacktriangleright$ (Total(s) of this page)				\$	\$
Claims			Total(s) ▶				\$	\$
			(Use only on last page)				(Report also on	(If applicable,
							Summary of Schedules.)	report also on

report also on Statistical Summary of Certain Liabilities and Related Data.) Case 08-23950 Doc 1 Filed 09/10/08 Entered 09/10/08 15:14:23 Desc Main Document Page 13 of 37

B6E (Official Form 6E) (12/07)

In re _	Towana M. Ashley	•	Case No.	
	Debtor		(if known)	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### ☐ Contributions to employee benefit plans

☐ Wages, salaries, and commissions

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) – Cont.	
In re, Case No	
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use that were not delivered or provided. 11 U.S.C. § 507(a)(7).	Э,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
Commitments to Maintain the Capital of an Insured Depository Institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U. § 507 (a)(9).	S.C.
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcoholug, or another substance. 11 U.S.C. § 507(a)(10).	ıol, a
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.	

\_\_\_\_ continuation sheets attached

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In re	•	Case No.	
Debtor		(if known)	

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached to Schedule of Creditors Holding Priority Claims			Subtotals➤ (Totals of this page)			ls <b>≻</b>	\$	\$	
			Total➤ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				\$		
			Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data)				\$	\$	

	Debtor				(if known)	
In re_	Towana M. Ash	ley		Case No.		
201 (	011101111 1 01 111 01 ) (12/07)		Document	Page 16 of 37		
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State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Chack this box if debtor has no graditors holding unsecured claims to report on this Schedule E

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.								
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.			2008 credit					
Allied Int. PO Box 2455 Chandler, AZ 85244			creun				978	
ACCOUNT NO.			2005-2008					
Asset Acceptance Corp. PO Box 2036 Warren, MI 48090			credit				979	
ACCOUNT NO.			2007					
CDA/Pontiac 415 E. Main Street Streator, IL 61364			credit				381	
ACCOUNT NO.			2004					
CMI 4200 International Carrollton, TX 75007			credit				107	
•					Sub	total➤	\$	
continuation sheets attached								

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In re	Towana M. Ashley	<b>,</b>	Case No.	
	Debtor		(if known)	

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Freemont Investment 3110 E. Guasti Rd. Ontario, CA 91761			2006 credit				1530
ACCOUNT NO.  Futre Finance 15859 S. Ridgeland Oak Forest, IL 60452			2002 credit				485
ACCOUNT NO.  Household Credit Serv. PO Box 98706 Las Vegas, NV 89193	_		2007 credit				67
ACCOUNT NO.  Mid western Audit 5555 Gull Rd. Kalamazoo, MI 49048			2008 credit				620
ACCOUNT NO.  Midland Credit Mgmt. 5775 Roscoe Ct. San Diego, CA 92123			2007 credit				620
Sheet no. of continuation sheets att to Schedule of Creditors Holding Unsecur Nonpriority Claims		I	1	l	Sub	total➤	\$
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$

	Debtor				(if known)	
In re_	Towana M. Ash	ıley		Case No.		
201 (	0 111 0 1		Document	Page 18 of 37		
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State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Chack this box if debtor has no graditors holding unsecured claims to report on this Schedule E

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2006 credit				
Newport News Card Processing CE PO Box 9204 Old Bethpage, NY 11804			crean				1683
ACCOUNT NO.			2004				
Nicor Gas 1844 Ferry Rd. Naperville, IL 60563			credit				100
ACCOUNT NO.			1990				
Pelletieri 991 Oak Creek Dr. Lombard, IL 60148			credit				2774
ACCOUNT NO.			1990				
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773			credit				2798
		•			Sub	total➤	\$
continuation sheets attached							\$

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In re	Towana M. Ashley	,	Case No.	
	Debtor		(if known)	

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2001 credit				
USA Servicing Co. 11100 USA Pkwy. Fishers, IN 46037							100
ACCOUNT NO.			2007				
Dependon Collection 120 W. 22nd St. Oak Brook, IL 60523			credit				100
ACCOUNT NO.			2005				
Illinois Collection 8231 185th St. Tinley Park, IL 60487			credit				107
ACCOUNT NO.							
ACCOUNT NO.							
Sheet noof continuation sheets att to Schedule of Creditors Holding Unsecur Nonpriority Claims					Sub	total➤	\$
	\$ 13429						

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In re	Towa	na M. Ashl	ley ,	Case No.	

**Debtor** 

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(if known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

In re	Towana M. Ash  Debtor	ley	<b>,</b>	Case No.	(if known)	
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### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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In re	Towana M. Ashley	<b>,</b>	Case No.	
	Debtor			(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

	EPENDENTS OF DEBTOR AND SPOUSE
Status: single RELATIONSHIP(S):	AGE(S):
Employment: DEBTOR	SPOUSE
Occupation Building Inspector	
Name of Employer Village of Matteson	
How long employed	
Address of Employer	
4900 Village Commons Rd., Matteson, IL 60	443
NCOME: (Estimate of average or projected monthly income at	time DEBTOR SPOUSE
case filed)	
	\$ <u>3650</u>
. Monthly gross wages, salary, and commissions	0
(Prorate if not paid monthly) 2. Estimate monthly overtime	\$
. Estimate monthly overtime	
S. SUBTOTAL	\$ <u>3650</u>
LESS PAYROLL DEDUCTIONS	. 04.5
a. Payroll taxes and social security	\$ <u>815</u>
b. Insurance	\$ <u>237</u>
c. Union dues d. Other (Specify):	\$ \$ \$
d. Other (Specify).	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>1052</u>
5. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>2598</u>
7. Regular income from operation of business or profession or f	àrm s
(Attach detailed statement)	• • • • • • • • • • • • • • • • • • •
3. Income from real property	\$
O. Ali	\$
0. Alimony, maintenance or support payments payable to the c the debtor's use or that of dependents listed above	s
Social security or government assistance	
(Specify):	\$
2. Pension or retirement income	—
3. Other monthly income	\$
(Specify):	\$
4. SUBTOTAL OF LINES 7 THROUGH 13	<u>\$0</u> <u>\$</u>
5. AVERAGE MONTHLY INCOME (Add amounts on lines of	6 and 14) \$\\\ \\$2598 \\ \\$
6. COMBINED AVERAGE MONTHLY INCOME: (Combine	s 2598
otals from line 15)	(Report also on Summary of Schedules and, if applicable,

on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re	Towana M. Ashley	 Case No.	
	Debtor	(if known)	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor a weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses allowed on Form22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household	d. Complete a separate schedule of expenditures labeled "Spouse."
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <del>749</del>
a. Are real estate taxes included? Yes No b. Is property insurance included? Yes No	
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	\$ <u>160</u>
b. Water and sewer	\$ <u>21</u>
c. Telephone	\$ <u>150</u>
d. Other	<u> </u>
3. Home maintenance (repairs and upkeep)	\$ <u>0</u>
4. Food	\$ <u>400</u>
5. Clothing	\$ <u>100</u>
6. Laundry and dry cleaning	\$ <u>30</u>
7. Medical and dental expenses	\$ <u>20</u>
8. Transportation (not including car payments)	\$200
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>20</u>
10.Charitable contributions	\$ <u>0</u>
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>116</u>
b. Life	\$ <u>109</u>
c. Health	\$ <u>0</u>
d. Auto	\$ <u>150</u>
e. Other	
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Real Estate taxes	§ 500
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	
a. Auto	\$0
b. Other	\$ <del>0</del>
c. Other	\$ <del>0</del>
14. Alimony, maintenance, and support paid to others	\$ <del>0</del>
15. Payments for support of additional dependents not living at your home	\$ <del>0</del>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <del>0</del>
17. Other	$\$ \overset{\circ}{0}$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules a if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	r following the filing of this document:
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>2598</u>
b. Average monthly expenses from Line 18 above	\$2725

c. Monthly net income (a. minus b.)

\$-127

B7 (Official Form 7) (12/07)

41559

## UNITED STATES BANKRUPTCY COURT

	Nouthous	DICTRICT OF	Till-nois
	Northern	DISTRICT OF	<u>Illinois</u>
In re:_	Towana M. Ashley  Debtor	, Case No	(if known)
	STATEME	NT OF FINANCIAL A	AFFAIRS
inform filed. should affairs. child's §112 a	formation for both spouses is combined. If the ation for both spouses whether or not a joint An individual debtor engaged in business as provide the information requested on this st. To indicate payments, transfers and the like parent or guardian, such as "A.B., a minor ond Fed. R. Bankr. P. 1007(m).  Questions 1 - 18 are to be completed by complete Questions 19 - 25. If the answer to	the case is filed under chapter 12 to petition is filed, unless the spot a sole proprietor, partner, familiatement concerning all such acte to minor children, state the child, by John Doe, guardian." I all debtors. Debtors that are or on an applicable question is "No	tivities as well as the individual's personal hild's initials and the name and address of the Do not disclose the child's name. See, 11 U.S.C. have been in business, as defined below, also
	umber (if known), and the number of the que		
		DEFINITIONS	
the fili of the self-en	dual debtor is "in business" for the purpose on g of this bankruptcy case, any of the follow voting or equity securities of a corporation; an enployed full-time or part-time. An individual es in a trade, business, or other activity, other	of this form if the debtor is or having: an officer, director, managa partner, other than a limited pal debtor also may be "in busing	ess" for the purpose of this form if the debtor
5 perce	elatives; corporations of which the debtor is	an officer, director, or person in sof a corporate debtor and their	the debtor; general partners of the debtor and a control; officers, directors, and any owner of relatives; affiliates of the debtor and insiders
	1. Income from employment or oper	ation of business	
None	the debtor's business, including part-time beginning of this calendar year to the dat <b>two years</b> immediately preceding this ca the basis of a fiscal rather than a calenda of the debtor's fiscal year.) If a joint peti	e activities either as an employed te this case was commenced. Stalendar year. (A debtor that ma r year may report fiscal year in tition is filed, state income for e e income of both spouses wheth	nent, trade, or profession, or from operation of the or in independent trade or business, from the tate also the gross amounts received during the intains, or has maintained, financial records on come. Identify the beginning and ending dates arch spouse separately. (Married debtors filing the property of the profession of the professi
	AMOUNT	Se	DURCE
	39960		2006

2007

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2

AMOUNT SOURCE

### 3. Payments to creditors

### Complete a. or b., as appropriate, and c.



a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT PAYMENTS PAID STILL OWING

None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
PAID OR
STILL
TRANSFERS
VALUE OF
OWING

TRANSFERS

None

Ø

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AMOUNT AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED
DATE OF
AND VALUE
OF PROPERTY
OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DECCRIPTION

	DATE OF REPOSSESSION,	DESCRIPTION
NAME AND ADDRESS	FORECLOSURE SALE,	AND VALUE
OF CREDITOR OR SELLER	TRANSFER OR RETURN	OF PROPERTY

### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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		TERMS OF
NAME AND ADDRESS	DATE OF	ASSIGNMENT
OF ASSIGNEE	ASSIGNMENT	OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	NAME AND LOCATION		DESCRIPTION
NAME AND ADDRESS	OF COURT	DATE OF	AND VALUE
OF CUSTODIAN	CASE TITLE & NUMBER	ORDER	Of PROPERTY

#### 7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE
OR ORGANIZATION	IF ANY	OF GIFT	OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION	DESCRIPTION OF CIRCUMSTANCES AND, IF	
AND VALUE OF	LOSS WAS COVERED IN WHOLE OR IN PART	DATE
PROPERTY	BY INSURANCE, GIVE PARTICULARS	OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR NAME OF PAYER IF DESCRIPTION AND OTHER THAN DEBTOR VALUE OF PROPERTY

Bernard A. Schlosser, Esq. Joseph Rejowski, Esq. 181 S. Bloomingdale Road Bloomingdale, IL 60108 August 15, 2008 1100.00

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING 5

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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LOCATION OF PROPERTY

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER, OTHER DEPOSITORY TO BOX OR DEPOSITORY CONTENTS IF ANY

### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT
NAME AND ADDRESS OF CREDITOR SETOFF OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND OF OWNER VALUE OF PROPERTY

#### 15. Prior address of debtor

None



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

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other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

#### Case 08-23950 Doc 1 Filed 09/10/08 Entered 09/10/08 15:14:23 Desc Main Page 31 of 37 Document

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

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and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, the voting or equity securities within six years immediately preceding the commencement of this case. LAST FOUR DIGITS OF SOCIAL-SECURITY **BEGINNING AND** OR OTHER INDIVIDUAL ADDRESS NAME NATURE OF BUSINESS **ENDING DATES** TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as None defined in 11 U.S.C. § 101. NAME **ADDRESS** The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time. (An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.) 19. Books, records and financial statements a. List all bookkeepers and accountants who within two years immediately preceding the filing of this None bankruptcy case kept or supervised the keeping of books of account and records of the debtor. NAME AND ADDRESS DATES SERVICES RENDERED b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor. **ADDRESS** DATES SERVICES RENDERED NAME

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	NAME		ADDRESS
None	d. List all financial institutions, creditor financial statement was issued by the d		recantile and trade agencies, to whom a ly preceding the commencement of this case
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
None	a. List the dates of the last two inventor taking of each inventory, and the dollar		
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and address of the per in a., above.  DATE OF INVENTORY	rson having possession of the recor	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	21. Current Partners, Officers,	, Directors and Shareholders	
None	a. If the debtor is a partnership, lip partnership.	st the nature and percentage of par	tnership interest of each member of the
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
			e corporation, and each stockholder who e voting or equity securities of the
None	corporation.		

	22 . Former partners, officers, directors an				
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within <b>one year</b> immediately preceding the commencement of this case.				
	NAME	ADDRESS	DATE OF WITHDRAWAL		
None	b. If the debtor is a corporation, list all offi within <b>one year</b> immediately preceding the c		onship with the corporation terminated		
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION		
	23 . Withdrawals from a partnership or di	istributions by a corporation	1		
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during <b>one year</b> immediately preceding the commencement of this case.				
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY		
	24. Tax Consolidation Group.				
None	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of ar consolidated group for tax purposes of which the debtor has been a member at any time within <b>six years</b> immediately preceding the commencement of the case.				
	NAME OF PARENT CORPORATION	TAXPAYER-IDENTIFI	CATION NUMBER (EIN)		
	25. Pension Funds.				
None	If the debtor is not an individual, list the name which the debtor, as an employer, has been repreceding the commencement of the case.				
	NAME OF PENSION FUND	TAXPAYER-IDENTIFICAT	ION NUMBER (EIN)		

\* \* \* \* \* \*

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[If completed by an individual or ind	lividual and spouse]	
I declare under penalty of perjury that affairs and any attachments thereto a		ntained in the foregoing statement of financial ect.
Date	_ Signature	
	of Debtor	
Date	_ Signature_ of Joint De (if any)	
[If completed on behalf of a partnership or of I declare under penalty of perjury that I have thereto and that they are true and correct to the state of the stat	e read the answers contained in the	foregoing statement of financial affairs and any attachments ion and belief.
Date	Signatu 	ure
		Print Name and Title
[An individual signing on behalf of a partner	rship or corporation must indicate p	position or relationship to debtor.]
	continuation sheets attac	ched
Penalty for making a false statement: Fine	e of up to \$500,000 or imprisonment fo	or up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATURE OF	NON-ATTORNEY BANKRUPT	TCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy and 342(b); and, (3) if rules or guidelines have been pro-	of this document and the notices a omulgated pursuant to 11 U.S.C. § 1	d in 11 U.S.C. § 110; (2) I prepared this document for and information required under 11 U.S.C. §§ 110(b), 110(h), 110(h) setting a maximum fee for services chargeable by re-preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Bankruptcy	Petition Preparer	Social-Security No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition preparer is not an individual, responsible person, or partner who signs this document.		ss, and social-security number of the officer, principal,
Address		
K		
Signature of Bankruptcy Petition Preparer		Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Case 08-23950 Doc 1 Filed 09/10/08 Entered 09/10/08 15:14:23 Desc Main Form 8 (10/05)Document Page 35 of 37 United States Bankruptcy Court District Of Illinois Towana M. Ashley In re Debtor Case No. Chapter 7 CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION ☑ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate. □ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease. □ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease: Debt will be Property will Description of Secured Creditor's Property will be be redeemed reaffirmed Property pursuant to Property Name Surrendered is claimed pursuant to as exempt 11 U.S.C. § 722 11 U.S.C. § 524(c) Residential Real estate Litton Loan Services XX $\mathbf{X}\mathbf{X}$ Lease will be Description of Leased assumed pursuant Lessor's to 11 U.S.C. Property Name § 362(h)(1)(A)

Date: August , 2008 /s/ Towana M. Ashley
Signature of Debtor

#### DECLARATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer Social Security No. (Required under 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person or partner who signs this document.

Address

X\_\_\_\_\_\_\_ Signature of Bankruptcy Petition Preparer Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 203 (12/94)

## United States Bankruptcy Court

	_	Northern	District Of _	Illinois	
In	re Towana M. A	Ashley			
				Case No	
De	ebtor			Chapter	7
	DICCI OF	SUDE OF COMPI		TTODNEY E	OD DEDTOD
	DISCLUS	SURE OF COMPI	ENSATION OF A	ATTORNEY F	OR DEBIOR
1.	named debtor(s) and bankruptcy, or agre	d that compensation p	paid to me within on or services rendered	e year before the or to be rendered	e attorney for the above- filing of the petition in I on behalf of the debtor(s)
	For legal services, I	have agreed to accep	t		\$\frac{1100.00}{1100.00}
					\$ 1100.00
2.	The source of the co	ompensation paid to r	ne was:		
	✓ Debtor	Other (	specify)		
3.	The source of comp	pensation to be paid to	me is:		
	Debtor	Other (	specify)		
4.		d to share the above-c sociates of my law fin		ion with any othe	r person unless they are
	members or asso		. A copy of the agre		on or persons who are not with a list of the names of
5.	In return for the aborcase, including:	ove-disclosed fee, I ha	ve agreed to render	legal service for a	II aspects of the bankruptcy
	a. Analysis of the co		tion, and rendering a	advice to the debt	or in determining whether
	b. Preparation and	filing of any petition,	schedules, statemen	ts of affairs and pl	an which may be required;
	c. Representation of hearings thereof		eeting of creditors an	d confirmation he	earing, and any adjourned

# Case 08-23950 Doc 1 Filed 09/10/08 Entered 09/10/08 15:14:23 Desc Main Document Page 37 of 37 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d.	Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
e.	[Other provisions as needed]  None
Ву	agreement with the debtor(s), the above-disclosed fee does not include the following services:  Adversary cases and Motions.
	Adversary cases and Monons.
	CERTIFICATION
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.
	August , 2008
	Date Signature of Attorney
	Bernard A. Schlosser, P.C.
	Name of law firm

6.